

## ***FY 07 - Medical –PPO-3300 Plan Administered by Great-West Healthcare***

### ***In-network***

- Individual in-network deductible is **\$3,300** / family in-network deductible is **\$6,600**.
- After the in-network deductible is met, the insurance provides in-network coverage of **70-30**, meaning that the insurance pays 70% and the employee pays 30% co-insurance.
- In-network out-of-pocket maximum reduced to **\$5,000** / family out-of-pocket maximum reduced to **\$10,000**
- After out-of-pocket maximums are reached, the insurance pays 100% of covered expenses.
- **Each individual in a family has a separate \$100 prescription deductible.**
- Prescription coverage **MAIL ORDER** - **\$20** generic, **\$50** formulary, **\$100** non-formulary; all for **90-day** supply, **all after \$100 prescription deductible has been met.**
- Prescription coverage **RETAIL** - **\$10** generic, **\$25** formulary, **\$50** non-formulary; all for **30-day** supply, **all after \$100 prescription deductible has been met.**
- The costs of prescriptions **ARE NOT** applied to the deductible and out-of-pocket maximum expenses, and are “carved out” of these calculations. This means prescriptions are subject to the separate \$100 deductible for each individual. It can be thought of as a separate “plan” attached to the medical plan.

### ***Out-of-network***

- Individual out-of-network deductible is **\$6,600** / family out-of-network deductible is **\$13,200**.
- Out-of-network coverage once the deductible is met is **50-50**, meaning that the insurance pays 50% and the employee pays 50% co-insurance.
- Out-of-network out-of-pocket maximum reduced to **\$10,000** / family out-of-network out-of-pocket maximum reduced to **\$20,000**